

										C BADENO							
FORM	 1 РТО-14	49	U.S	S. DE	PAR	тмв	ENT	OF C		MERCE	ATTY. DOCKET NO	.:	SERIA	L NO	.:		
(REV. 7-80) PATENT AND TRADEMA						RAD	EMA	RK	OFFICE	47004.000067		09/511,362					
	LICT	OF M	ATE	DIAI	s ci	TED	DV	A DD	i ica	NIT	INVENTOR'S NAME	<u>:</u>	EXAM		\sim	4-	
	LIST	OF M	AIL	KIAI	72 CI	ILED	ь	AFF	LICA	MN I	Kevin SULLIVAN				SAX	E	
		<i>a</i> .									FILING DATE:		GROU	IP:			
		(Us	se sev	eral:	sheet	s if n	ecess	ary)			February 23, 2000		2768	362	<u> 4</u>		
										U.S. PATEN	T DOCUMENTS						
*EXA	MINER IAL			DOC	CUM	ENT	NUM	1BER		DATE	NAME		CLASS	SUB	CLASS	FILING DATE	
1	7	Α	3	6	3	4	6	6	9	07/16/69	Soumas, et al.				_		٠,
1		В	4	5	9	4	6	6	3	06/10/86	Nagata et al.				•		
		С	4	6	4	2	7	6	8	02/10/87	Roberts						
		D	4	7	5	0	1	1	9	06/07/88	Cohen et al.	<u> </u>					
		Е	5	7	8	7	4	0	4	07/28/98	Fernandez-Holmann				_		
	-	F															
		G															
		Н															
		I															
		J															
		L															
									FC	DREIGN PAT	ENT DOCUMENTS				T		
				DOO	CUM	ENT	NUM	1BER	2	DATE	COUNTRY	CLASS	SUBCI	ASS		SLATION	
	_		<u> </u>						,			<u> </u>			YES	NO	
		J								<u> </u>						_	
		N															
		0														_	
		P															_
		Q															
T		R								122		1					
	,		•				ОТІ	HER	MA	TERIALS (In	cluding Author, Title, Da	te, Pertinent	t Pages, Et	c.)			
		s				-									· ·		
<u> </u>		T														•	
EXAN	INER (W.	D	ا		142			DA	ATE CONSID			<u>.</u>				
*EXA confor	MINER:	Initial i	f refe	rence ered.	cons	idere	d, whopy o	nether f this	or n	ot citation is in with next con	n conformance with MPEP nmunication to applicant.	609; Draw li	ine through	citatio	on if not in	n	

6	E	30	4.5
FEB	12	2003	Til.
			\sim

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE

Application Number	09/511,362	
Filing Date	February 23, 2000	
First Named Inventor	Kevin Sullivan	
Art Unit	2768 3624	
Examiner Name	Unassigned	

CT) . A T		rpv	ADDI 14	C A NIT	First	Named inventor	Kevin Sulli			
51/						Art U	Init	2768 36	24		
	(U	se as many	sneets	as necessai	' <i>y)</i>	Exan	niner Name ~	Unassigne	4950		
Sheet		Cite No. DOCUMENT NUMBER Number - Kind Code (if known) US- FOREIGN FOREIGN PATENT DOCUMENT Country Code: (if known) NON-PATEN Include name of the author (in CA item (book, magazine, journal, number(s), p. CardEx Incentives, 4/6/99, www.ca. "Associates First Capital Corp."		Attor	rney Docket Number	47004.0000	067 CE				
				-	U.S. PAT	ENT	DOCUMENTS	G	1820°	E	
*Examiner Initials	Cite No.					Date Name of Patent YYY Applicant of Cited D		ee or ocument	Aps Line t Passag ires Appe	es, es or ear	
		US-								00	
				F	OREIGN P	ATE	NT DOCUMENTS				
		ļ				Art Unit Examiner Name Attorney Docket Number Attorney Docket Number Attorney Docket Number PATENT DOCUMENTS Dication Date M-DD-YYYY Name of Patentee or Applicant of Cited Document Name of Patentee or Applicant of Cited Document Pages, Columns, Lines, Where Relevant Passage or Relevant Figures Apper or Relevant Figures	olumne Linae	TRANSL	ATION		
*Examiner Initials No. *Examiner Initials No. *Examiner Initial No. *Examiner Initials No. 2. 3.	Cite No.	a) '						Where Rele	evant Passages	YES	NO
		e as many sheets as necessary) I of 4 Attorney Docket Number 47004.000067 U.S. PATENT DOCUMENTS DOCUMENT NUMBER Number - Kind Code (if known) US- FOREIGN PATENT DOCUMENTS Name of Patentee or Applicant of Cited Document of Relevant Passages or Relevant Figures Appear of Relevant Figures Appear of Relevant Figures Appear of Relevant Figures Appear number(s), publisher, city and/or country where published CardEx Incentives, 4/6/99, www.cardexco.com "Associates First Capital Corporation", Hoover's Inc., The Industry Standard: The Newsmagazine of the Internet Economy, thestandard.net/companies/cpmpany-display, 4/6/99 JEFFREY M. LACKER, "Stored Value Cards: Costly Private Substitutions for Government Currency", Economic Quarterly, 1996 "The Evolution of a New Consumerism", Chain Store Age, Vol. 73, pp. 8-9, June 1997									
					-		· · · · · · · · · · · · · · · · · · ·	-			
	-								<u></u>		
									··		
				NON-F	PATENT L	ITER	ATURE DOCUMEN	NTS			
*Examiner	Cite		Include n	ame of the auth	nor (in CAPITAL	LETTE	RS), title of the article (when	appropriate), tit	le of the	TRANSL	ATION
	No.		item (YES	NO
aB	1.	CardEx	Incent	ives, 4/6/99,	www.carde	co.cor	n				
	2.	"Assoc Newsm	iates f nagazin	First Capita e of the Inter	l Corporati						
	3.					e Card	ls: Costly Private Sub	stitutions for	Government		
	4.	"The E	volution	of a New C	onsumerism	", Chai	n Store Age, Vol. 73, p	p. 8-9, June	1997		
			<u> </u>	Ω		T		-			

EXAMINER SIGNATURE Al Sala

DATE CONSIDERED 8-9-83

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

PTO/SB/08A (10/01) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitu	te for fo	m 1449A/PT	U	A CALLED	App	lication Number	09/511,362		
	ODI		חו	ISCI OSIDE	Filir	ng Date	February 23, 2000		
				ISCLOSURE	Firs	t Named Inventor	Kevin Sullivan		
31				APPLICANT as necessary)	Art	2768 7 3624			
	luse	as many sn		as necessary)	Еха	miner Name	Unassignee		
Sheet	2	T		4	Atto	orney Docket Number	(\$7904.0060@7) ED		
	<u> </u>			NON-PATENT L	ITER	ATURE DOCUME	NTS OUD COOR		
ar	5.	LISA FICK American I	(ENS Bank	CHER, "Amex prepaid er, Vol. 161, No. 151, p.	offeri 11, 8	ng is latest card for fir s/8/96	ms regarding employees",		
	6.	"Welcome	to S	wiftgift", Swiftgift, www.s	wiftgi	tcard.com, 12/8/98	·		
T. LUCY LZARONY, "Stuck for a gift? Give a prepaid credit card", www.bankrate.com, 12/21/98 8. ANTOINETTE COULTON, "Incentives field moving to card-based series 14", American Banker, 3/26/98									
	Banker, 3/26/98								
	9.	Credit Car	d Ne	ws, "A store card issuer	looks	for lift from electronic	gift certificates", 2/1/95		
	10.	Business	Trave	el News, "Maritz gets ma	sterc	ard's stamp of approva	", 8/19/96		
	11.				atmar	's floats stored value i	nto the employee incentive		
	Debit Card News, Vol. 2, Issue 2, "Boatman's floats stored value into the employee incentive waters", 7/16/96 MICKEY MEECE, "Boatman's prepaid cards for worker-incentive firm", American Banker, 7/2/96								
	13.			ol. 6, No. 25, "D.C. Area ards", December 1991		way stores look for inc	rease in sales volume and		
	14.			ninmon! or What's hap April 1997	penir	ng in the retail credit	card environment", Credit		
	15.			ing, "Universal card ress/0297/970217.csa.h			o extended 3 months",		
	16.	Chain Sto 2/1/95	re A	ge Executive with Shop	ping	Center Age, "More ret	ailers turn to co-branding",		
				$\Omega \Lambda$		DATE CONCIDENCE	(a a		

EXAMINER SIGNATURE Alsoka

DATE CONSIDERED 1-9-03

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

TA TO AUGUST	Application
FEB 1 2 2003	U.S. Pa

INFORMATION DISCLOSURI	Ε
STATEMENT BY APPLICAN	T

Substitute for form 1449A/PTO

3

Sheet

(use as many sheets as necessary)

4

Application Number	09/511,362
Filing Date	February 23, 2000
First Named Inventor	Kevin Su
Art Unit	2768 EVED
Examiner Name	Unassigned FEB 2 0 2003
Attorney Docket Number	47004.980060110

	NON-PATENT LITERATURE DOCUMENTS	OOUU
aB	Introducing SpendingMoney(TM), Armetta: Marketing & Design Product Concept Rep. 10/09/96	ort,
	First USA Platinum Connect, First USA Bank, First USA Promotional Mailing, 10/97	
	Introducing the First USA Platinum Connect Card, First USA Promotional Mailing, 12/97	
	Here's the calling convenience you asked for: 1-800-call-AT&TFor All Calls, Appendix A: For Card Carriers	
	Beth Piskora, Debit Cards Seen Poised for New Markets, American Banker, pp. 16, 03/07/9)5
	Nick Rosen, Cash Just Isn't Flexible Enough: Shops of the Future Will Only Take Cards, De Express: Technology Section, 02/10/95	aily
	Phil Britt, Competing in Auto Lending, America's Community Banker, vol. 5, no. 11, pp. 33-11/01/96	37,
	Miriam Krenin Souccar, Smart Cards: 1st Union Smart Card Pilot Enlists a Second Ar Base, American Banker	my
	First Union Issues Smart Cards to Fort Benning Recruits, CardFax	
	Emerson Brown and Jim Baum, Purchasing Card Magic: Eli Lilly Finds Accounts Paya Flying High With Plastic, Corporate Cashflow	ble
	International Search Report for Application No. PCT/US01/03587 filed on 02/09/00 and da 04/27/01	ted

EXAMINER SIGNATURE

DATE CONSIDERED 8-9-03

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

			-	• • • • • • • • • • • • • • • • • • • •				
Substitu	ite for	form 1449A/	/PTO	TA TRADE	Application Number	09/511,362		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT					Filing Date	February 23, 2000		
					First Named Inventor	Kevin Sulliva		
31.					Art Unit	2788 3624 FED EVET		
	(U	se as many	sneets	as necessary)	Examiner Name	Unassigned 2 0 2003		
Sheet		4		4	Attorney Docket Number	47004.00008/10UD		
			•	NON-PATENT L	ITERATURE DOCUMEN	ITS SOO	Ø	
DP2	28.			reliminary Examination ated 07/18/02	Report for Application No. f	PCT/US01/03587 filed on		
	Christine Dugas, Payroll May Ask: Paper or Plastic?, USA Today, 3B, 08/14/01							
EXAMI	NER	SIGNATUR	E A	Perhe	DATE CONSIDERED (8-9-03		
*EXAM	INEF	R: Initial if	referenc	e considered, whether o	r not citation is in conforman	ce with MPEP 609. Draw line throu	gh	

citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

MON 0 8 5001

9 2001

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number. Substitute for form 1449A/PTO Complete if Known

ÍNFORMATION DISCLOSURE STATEMENT BY APPLICANT

Application Number 09/511.362 NUV Filing Date 02-23-2000 First Named Inventor Kevin Sullivan Technology Center 2100 **Group Art Unit** 2768 **Examiner Name** Unassigned

(use as many sheets as necessary)

Sheet Attorney Docket Number 47004.000067

				U.S. PATENT DOCL	MENTS		
		U.S. Paten	t Document	Name of Patentee or	Date of Publication of	Pages Columns Lines Miles	
Initials No.	Cite No. ¹	Number	Kind Code ² (<i>if known</i>)	Applicant of Cited Document	Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
0/2	U1	6,128,599		Walker et al.	10-03-2000		
1	U2	6,070,153		Simpson	05-30-2000		
	U3	5,745,706		Wolfberg et al.	04-28-1998		
	U4	5,787,404		Fernandez-Holmann	07-28-1998		

				FOREIG	N PATENT DOCU	MENTS		
	Cita	For	eign Patent D	ocument	Name of Patentee	Date of Publication of	Pages, Columns, Lines,	
Examiner Initials*	Cite No. ¹	Office ³	Number ⁴	Kind Code ⁵ (<i>if known</i>)	or Applicant of Cited Document	Cited Document MM-DD-YYYY	Where Relevant Passages or Relevant Figures Appear	T ₆
	F1							

NON PATENT LITERATURE DOCUMENTS										
Examiner Cite Initiats * No. Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.										
	P1	International S	Search Report for Application No. Filed 02-22-2001	PCT/US01/05458,						
Examiner Signature		apple	Date Considered	8-9-03						

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Unique citation designation number. 2 See attached Kinds of U.S. Patent Documents, 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 8 Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



Page 1 of 1

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE (REV. 7-80) PATENT AND TRADEMARK OFFICE											ATTY. DOCKET NO 47004.000067 INVENTOR'S NAM	09/51	SERIAL NO.: 09/511,362 EXAMINER:						
	LIST	r of M	ΔТЕ	RIAI	S C	eren	RV	A DP	TICA	A NATUR	Kevin SULLIVAN	E:	EXAN Unass		t :				
LIST OF MATERIALS CITED BY APPLICANT								ALL	LICA	71.4.1	FILING DATE:				GROUP:				
(Use several sheets if necessary)								ary)			February 23, 2000 2768								
										U.S. PATEN	T DOCUMENTS					•			
*EXAMINER DOCUMENT NUMBER DATE INITIAL				NAME		CLASS	SUE	CLASS	FILIN DATE										
0	262	A	5	9	7	0	4	8	0	10/19/99	Kalina				-	~			
		В	6	2	4	3	6	8	8	6/5/01	Kalina				•				
		С	6	3	4	5	2	6	1	2/5/02	Feidelson		 	 -					
		D	6	1	6	4	5	3	3	12/26/00	Barton								
		Ė	6	1	0	5	8	6	5	8/22/00	Hardesty		REC	FIV	ED				
<u> </u>		F		ļ			<u> </u>	L											
		G											APR 0	5 7	002				
		Н										Te	chnology	Cent	er 2100				
		l																	
		J																	
		L												-					
					•			L	FO	DEIGN DAT	ENT DOCUMENTS								
<u>-</u>		Γ		חחר	'HMF	NT	II IM	BER		DATE	COUNTRY	CLASS	Tourner		·				
				<i>D</i> 00	OIVIL	21411	1OIVI	DEK		DAIL	COUNTRY	CLASS	SUBCL	ASS	TRANS				
		J		_				-							YES	NO	၁ ——		
		N														↓			
		0	556	7								-							
		P					\dashv					+	ļ · · ·			-			
		Q					\dashv	\dashv				 				 			
		R					\neg												
																<u>. </u>			
						•	ОТН	ER N	ЛАТ	ERIALS (Inc	luding Author, Title, Da	te, Pertinent	Pages, Etc	.)					
		S																	
EVAL	MINER	T	_	_	_				D. 1.										
		/20	30	W					DA	IE CONSIDE	RED 8-9-03								
*EXA	MINER: In	nitial if not con	refere	ence o	consid	dered,	, whe	ther c	r not	citation is in	conformance with MPEP nunication to applicant.	609; Draw lin	e through c	itation	if not in				
			_			- P.					apprount.								

Path: DOCSOPEN\WASHINGT\08484\47004\000067\3DBB01!.DOC

Doc #: 157223; V. 1

Electronic Information Disclosure Statement

Mutual fund card method and system

Application:

09/511362

Confirmation: 4127

Applicant(s): Kevin Sullivan

Docket

47004.000067

Number: Group Art

Unit:

2768 3624

Examiner:

(3946206 or 4047033 or 4545838 or 4750119 or 4831242 or 4897533 or 4978401 or 5095194 or

5117355 or 5175416 or 5192947 or 5202826 or 5326960 or 5397881 or 5424524 or 5450477 or 5465206 or 5471669 or 5477038 or 5482139 or 5500514 or 5530232 or 5578808 or 5585787 or

search string:

5465206 or 5471669 or 5477038 or 5482139 or 5300514 or 5330232 or 5378808 or 5383787 or 5637845 or 5703344 or 5710886 or 5721768 or 5765141 or 5777305 or 5787404 or 5857079 or 5857709 or 5864830 or 5870718 or 5926800 or 5955961 or 5991750 or 6016954 or 6038552 or

6036099 or 6243688).pn.

US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class
02	P01	3946206	1976-03-23	1 (8300 800 000) 3200 3190 600 800 810 1311	Darjany	
	P02	4047033	1977-09-06		Maimberg	
	P03	4545838	1985-10-08		Minkus	
	P04	4750119	1988-06-07		Robertson	,
	P05	4831242	1989-05-16		Englehardt	
	P06	4897533	1990-01-30		Lyszczarz	
	P07	4978401	1990-12-18		Bonomi	

APP_ID=09511362 Page 1 of 3

					<u> </u>
P	P08	5095194	1992-03-10		Barbanell
Ī	P09	5117355	1992-05-26		McCarthy
	P10	5175416	1992-12-29		Mansvelt
	Pll	5192947	1993-03-09		Neustein
	P12	5202826	1993-04-13		McCarthy
	P13	5326960	1994-07-05		Tannenbaum
	P14	5397881	1995-03-14		Mannik
	P15	5424524	1995-06-13		Ruppert
	P16	5450477	1995-09-12		Amarant
	P17	5465206	1995-11-07		Hilt
	P18	5471669	1995-11-28		Lidman
	P19	5477038	1995-12-19		Levine
	P20	5482139	1996-01-09		Rivalto
	P21	5500514	1996-03-19		Veeneman
	P22	5530232	1996-06-25		Taylor
	P23	5578808	1996-11-26		Taylor
	P24	5585787	1996-12-17	110000 1100 1100 1000 1000 1000 1000	Wallerstein
	P25	5637845	1997-06-10		Kolls
	P26	5703344	1997-12-30		Bezy
	P27	5710886	1998-01-20		Christensen
	P28	5721768	1998-02-24		Stimson
	P29	5765141	1998-06-09	112101 1101 1101 1121 1101 1121 1101 1101	Spector
	P30	5777305	1998-07-07		Smith
	P31	5787404	1998-07-28		Fernandez- Holman
	P32	5857079	1999-01-05		Claus
	P33	5857709	1999-01-12	171100 6101 6101 6101 6101 6101 6101 610	Chock
	P34	5864830	1999-01-26	13300 603 100 100 100 1801 1801 100 1011	Armetta
	P35	5870718	1999-02-09		Spector
\prod	P36		1999-07-20		Baronowski

APP_ID=09511362 Page 2 of 3

		5926800			
OR	P37	5955961	1999-09-21	Wallerstein	
	P38	5991750	1999-11-23	Watson	
	P39	6016954	2000-01-25	Abe	
	P40	6038552	2000-03-14	Fleischl	
	P41	6036099	2000-03-14	Leighton	
	P42	6243688	2001-06-05	Kalina	-

Signature

Examiner Name	Date
Mah	8-9-53